CONSUMERS PERCEPTION OF CRM AND E-COMMERCE[1]

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Abstract

It is a fact that the Republic of Croatia, due to objective as well as subjective reasons, has a permanently lower rate of development compared to the countries that lead the global economy. Therefore it would be beneficial to conduct a research to determine a current level of acceptance of e-Commerce among the consumers in Croatia, as well as their willingness to paticipate in the CRM systems and their understanding of CMR principles and benefits which they could have by implementation of such systems in e-Commerce. Such research may be used as the cornerstone for building an e-Commerce in the Republic of Croatia similar to the e-Commerces based on the CMR potentials already existing in the well-developed global markets,.

JEL Classification: D12, L81

Keywords: e-Commerce, CRM, management, ICT, marketing

1. Introduction

The research of customers understanding and knowledge of e-Commerce and CRM was conducted by poll survey. The research main goal was to gain detailed informations regarding the Internet use habits, the current levels of Internet-shopping, and different channels mainly used to conduct such shopping. Such detailed research will be a base for proposal of a model for building and implementation of the e-Commerce CMR system suitable for the modern business market.

Having in mind pre-knowledge of the research theme, the following hypothesis is formed:

[1] This paper is based on Jelena Stanišić's yet unsubmited Ph.D. dissertation paper.

- **H1: E-Commerce in the Republic of Croatia is underdeveloped, considering the level of development of the information-communications infrastracture network and the level of use of that network by the Croatian population.**

The specific topics of this research were: household use of Internet and e-Commerce, frequency of Internet use in regards of different purposes of use, frequency of Internet-shopping, which products and services are mostly buyed, methods of payment, level of established contact with consumers (CMR), motivation and primary reasons for online shopping, as well as consumers perception of potential problems which may arise in such shopping, their satisfaction with the informations provided by online shops, use of the social networks, and the general opinion of research subjects on the informational technology development.

The results of this thorough, scientific research will show the state of existing Croatian e-Commerce development, and be used in explanation of the reasons for the current state of matters, as well as an argument to the thesis that the application of CMR would help the Croatian e-Commerce development.

2. Explanation of research

The research was conducted by combination of field and online polling on the appropriate (so-called „snowball“) sample of 569 people polled, 417 in the field poll and 152 in the online poll. Due to the specifics of the data gathering, this type of poll sample pattern does not allow extrapolation of results to the general population, but still serves to identify the impact of different observed factors on use of Internet and online shopping. Such factors include household size and income, sex and place of residence (urban or countryside) of poll participants, number of computers in household, etc.

The result data was collected in period from 17.10.2013. till 08.11.2013, on following locations: Economics university of Osijek, Law university of Osijek and Management college in Virovitica, and by online polling posted on Facebook and various forums or sent by an e-mail. The poll questionary form had 48 questions; some of them required only a single answer, while others allowed for multiple choice answering. After the data was collected, it was subjected to the logical control, aimed to find eventual inconsistencies in the answers. Then it was processed by suitable statistical methods and models to provide informations relevant to the abovementioned research goals. All informations passed the statistical testing (on the α=0,05 level), so they can be statistically generalised from the poll pattern to the population.

2.1. Description of the poll pattern

The poll participants were 60,4% male and 39,6% female. Majority of participants live in the households which have 3 to 5 members, while least of participants live single. It should be mentioned that the „place of residence" data refers to the poll participants family residance, meaning that the polled students gave data about their family (permament) residence, not a possible temporary one where they were living during the poll (dorms and such). This particular data was needed for researching the eventual connection between the variable of household size to the variables of Internet use and online shopping. As for a size of income, most households were in the '5001-8000 kuna' category (26,4%). Second place had '8001-12 000 kuna' category (24,8%), followed by '3000-5000' (18,3%), 'above 12000 kuna' (18,1%), '1001-3000 kuna' (10,4%), and 'bellow 1000 kuna' (2,0%).

2.2. Research of Internet and e-Commerce presence

Table 1. shows figures regarding the number of computers per household, the number of household members which use a computer and Internet, own a mobile phone, own a smartphone, and access Internet via a mobile phone.

Table 1: Number of computers, use of Internet, computer, mobile phone and smartphone per household (%)

	0	1	2	3	4 and more	Arithmetic mean average
Total number of computers in household	0,5	27,9	39,8	21,7	10,1	2,17
Household members using a computer	0,7	10,2	34,4	26,9	27,8	2,81
Household members using Internet	0,5	9,8	31,1	28,5	30,1	2,88
Household members owning a mobile phone	0,0	1,2	16,4	25,4	20,0	3,64
Household members owning a smartphone	14,9	29,2	27,3	17,5	11,2	1,84
Household members accessing Internet via a mobile phone	3,2	28,3	39,9	18,4	10,2	2,07

Table 2. shows the frequency of usage of different devices for Internet access. As expected, the most used device is a personal computer (desktop and/or laptop), being mainly used every day, but it is also notable that very high percentage of

poll participants use a smartphone[2] for accessing the Internet, mainly very often. Unfortunately, currenty available data from Eurostat for that topic are published in 2010., when the procentage of smartphone Internet access in Croatia was most certainly lesser that is today, but even than it was almost identical (7%) to the average percentage of other EU countries (8%)[3]. Some rough estimates show that currently worldwide over 1 billion people use smartphones for the Internet access, so this 2010. data most certainly does not reflect the current conditions. The poll participants stated that their least used device for Internet access is a game console (such as Playstation, X-box etc.), but such result is probably founded in fact that most of them don't own a game console.

Table 2: Use of devices for Internet access

	Never	Rarely	Occasionally	Often	Very often
Computer	1,1	1,8	3,0	13,0	81,2
Mobile phone	38,4	6,1	6,1	5,9	43,5
Smartphone	19,5	3,9	5,3	7,3	63,9
Tablet	67,7	7,6	7,8	4,5	12,5
Game console	81,8	8,2	5,0	2,0	3,0
TV	43,9	3,0	6,5	14,7	31,9

According to the latest Eurostat data, in the Republic of Croatia during 2012. 66% of households have an Internet access, which is still lower percentage than the europian average of 76%[4].

As for a mode of accessing Internet provider network, WiFi and ADSL are mostly used - WiFi is used often or very often by 77,1% of participants, ADSL by 69,8%. Less often is used the mobile device access (mobile phones, USB portable sticks and such), and by far least the dial-up connection.

Before presenting poll results regarding Internet use, let us review Eurostat data of the same topic. According to the 2012. data, 58% of the Croatian citizens use Internet almost every day, while the EU has a slightly bigger procentage of 70%. The scale of procentages between individual EU countries highly varies, being highest

[2] Although, it is logical to assume that most smartphone users bought them just for that reason, a possibility to access the Internet anytime and everywhere.

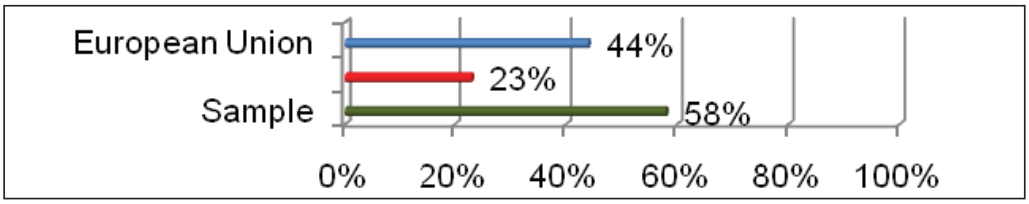
[3] Eurostat, StatisticsDatabase, http://epp.eurostat.ec.europa.eu/portal/page/portal/statistics/search_database. (16.11.2013.)

[4] Eurostat, StatisticsDatabase, same source.

for the Scandinavian and Benelux countries (around 90%), and lowest in Rumunia and Bulgaria (around 50%)[5]. This also tell us that the Republic of Croatia is in the lower part of the such scale. Similar indicator is the share of citizens that never used Internet in general population: in the Republic of Croatia it is 35%, compared to the EU average of 22%, but it should be mentioned that these percentages rapidly decline in all EU countries.[6].

Taking these two set of data in consideration together, it could be concluded that populations of the Republic of Croatia and EU share the same trend: Internet is either used on daily basis or not used at all. Therefore, it is very rarely used only occasionaly. The frequency of connecting to Internet in the Republic of Croatia and EU is shown below in the chart number 1.

Chart 1: Frequency of connecting to Internet in the Republic of Croatia and EU



The poll participants use Internet rather instensly. The results according to the number of hours per day show that 21,1% participants use Internet from 0 to 2 hours daily, 43,3% use it from 2 to 5 hours and 19,9% from 5 to 8 hours. Very high percentage of 9,8% use Internet 8 to 10 hours every day, and 5,9% use it for even more than 10 hours per day.

Internet is mostly used for surfing and content browsing - by 97,5% of the poll participants. This is followed by news reading (92,1%), social networking (91,2%), file download (85,1%), etc. The lowest percentages have activities of watching the Internet television (33,0%) and radio stations listening.

Next section of the questionary form contained the exploration of frequencies of different types of shopping, comparing the Internet shopping to „regular" retail shopping. The poll participants were here also asked to state the frequency according to the scale from „never" to „very often" (at least once a day). The results are shown below in the table 3.

[5] Same source.

[6] Same source.

Table 3: Frequency of different types of shopping (%)

	Never	Rarely (once a month or less)	Occasionally (several times a month)	Often (several times a week)	Very often (at least once a day)
Retail shopping (going to a retail store)	0,4	3,8	16,5	45,1	34,2
Internet shopping (buying and paying done online)	42,4	36,4	17,2	2,7	1,3
Combination of retail and Internet shopping[1]	32,6	31,9	27,6	7,4	0,5

The table data clearly shows that, as expected, the regular retail shopping is the most prominent type of shopping, with only 0,4% of the poll participants which never practice such shopping, compared to 79,3% that do such shopping several times a week or more. Internet shopping is never practiced by 42,4% of the poll participants, 36,4% do it once a month or rarer, 17,2% several times a month, 2,7% several times a week, while only 1,3% marked „at least once a day" answer. The combination of retail and Internet shopping is also quite frequent - several times a week or more by 7,9%, and 27,6% by several times a month.

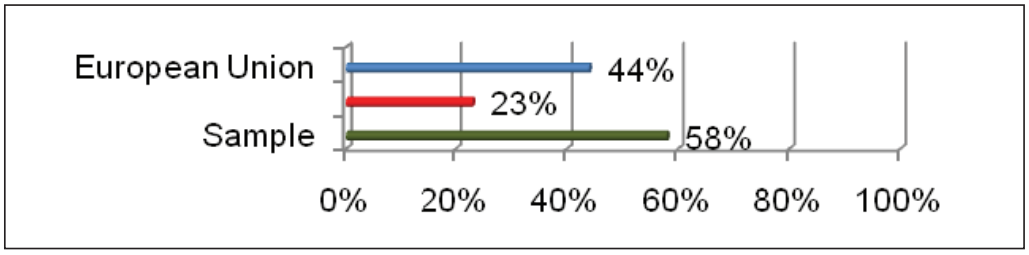
The poll results show that 57,6% of the participants practice Internet shopping. But it should be mentioned once again that this pattern is very specific (the participants were largely university and college students, which are quite possibly a demographic group with the highest computer skills), so it can not represent the state of this matter in the total population. To form more complete understanding of Internet shopping, we can also look into the Eurostat Internet shopping data gain by research in the Republic of Croatian and 27 others countries of EU, which show current trends of online shopping.

Chart 2. shows that the Croatian citizens purchase goods and services online only half as often as an average europian citizen. The question „Did you purchase goods or service on Internet in the last 12 months?" had 23% of a positive answer in the Republic of Croatia, while the total europian average is 44%[7]. It should be pointed out that the results are widely diffenent for particular countries. The

[7] Eurostat, StatisticsDatabase, same source.

Scandinavian countries and United Kingdom populations have 70% of Internet-shoppers[8], while Rumunia have only 5% and Bulgaria 9%. But, it should be also pointed out that all observed countries, including the Republic of Croatia, have a yearly percentage growth tendency of 5-10%. The poll research data bear better understanding when observed and compared with the Eurostat data that relates only to the population that use Internet at least occasionaly - the difference between croatian and europian averages is still visible and very similar to the one of general population: 36% croatian Internet users conduct online shopping, compared to 59% in the EU[9].

Chart 2: Percentages of poll participants which have purchased goods or services online during the last 12 months



Another interesting set of data related to online shopping provided by Eurostat is shown in the next chart (chart 3.)[10]. Once again the croatian citizens fall behind the europian averages - while in the topic of finding informations about products and services online the percentage is fairly similar to the rest of 28 europian countries, other related percentages are visibly lower: using e-Banking (21% in Croatia, 40% in EU), selling goods and/or services (9% in Croatia, 16% in EU). The percentage of the croatian consumers buying or ordering the Internet content is (yet) almost negliable 2%, while EU has 11%[11]. The term „Internet content" relates to different online services such as web-portals paid membership subsciptions (for example, nba.com offers the video-streaming of sports events provided for monthly payments), pay-membership-only Internet television, online courses etc.)

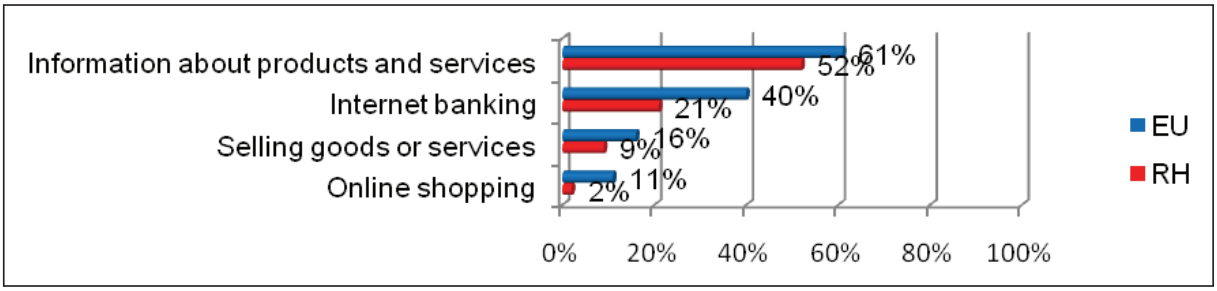
[8] All poll participants very older than 15

[9] Eurostat, StatisticsDatabase, same source.

[10] Data relates to 2012.

[11] Eurostat, StatisticsDatabase. Same source.

Chart 3: Comparison of using Internet for e-Commerce - the Republic of Croatia nad 28 members of the EU



Our research also measured the correlation level between the frequency of different types of shopping and the frequencies of Internet usage and usage of different devices for connencting. Resulting Kendall's tau_b correlations (table 5.) show that these frequencies are indeed correlated. The total number of hours spent online, and the frequency of using computer, smartphone, tablet or game console are correlated to both Internet shopping and combined retail shopping. The frequency of connecting to Internet by „simple" mobile phone has negative correlative factor for Internet and combined retail shopping, but that has no significant statistical meaning. The correlation is highest with the smartphone use[12] – Kendall's tau_b is 0,25.

Table 5: Correlation between Internet shopping and the frequency of use of Internet-connecting devices (Kendall's tau_b)13

	Number of online hours	Frequency of connecting to Internet - computer	Frequency of connecting to Internet -smartphone	Frequency of connecting to Internet - mobile phone	Frequency of connecting to Internet - tablet	Frequency of connecting to Internet - game console
Internet shopping	0,15**	0,15**	0,25**	-0.10**	0,14**	0,12**
Combination	0,18**	0,10**	0,19**	-0,04	0,14**	0,11**

After the introductory question about the types of shopping, the poll participants were asked to state how often they order products and services on Internet.

The answers to this question confirmed earlier observation that slightly less than half of the participants, in this case 44,7%, do not shop online. Of these that do,

[12] This can be explained by assumption that the smartphone owners usually fall into the high-income category

[13] * $p < 0,05$; ** $p < 0,01$

51,7% use Internet shopping 1-5 times a month, while 3,6% shop even more frequently. Therefore, we can conclude that online shoppers among the poll participants on average shop couple of times a month.

Most Internet shoppers purchase clothes (38,3%). This is followed by electronics equipment (25,3%), sports products (19, 5%), tourist travelling arrangements (15,1%), books (14,3%), etc. Rarely purchased items are fuels & energy (5,4%), newspapers (4,7%), stocks (4,2%), food (3,4%), and life and other insurance policies (2,9%).

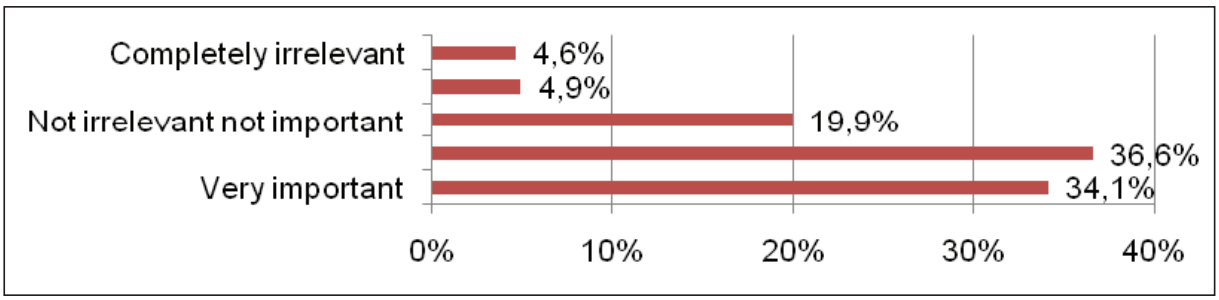
Most of the Internet shoppers - 63,9% - spends less than 500 kuna monthly. Rest of them spends between 500 and 1000 kuna (24,4%), or between 1000 and 5000 kuna (10,4%), while 1,3% spends even more than 5000 kuna per month. This shows that the poll participants mostly buy low-cost goods, probably because the difficulties with customs paperwork and taxes, lower costs of delivery, and similar reasons.

The poll participants stated around forty online shops that they could recollect in mind. The mostly mentioned site by far was auction site *eBay*, mentioned by 306 poll participants. It was followed, by large margin, by small-ads site *Njuškalo* (63) and auction site *Amazon* (49). Mentioned less than 10 times were sites *Konzum*, *Asos*, *Moje krpice* i *eKupi*.

2.3. Research of level of established customers relationship (CMR)

This part of the research had a goal of determing how important is the customers relationship management (CRM) to the poll participants. From the answers represented in chart 4. we could conclude that the poll participants deemed CRM as important - „very important“ had 34,1%, and „mostly important“ 36,6%. The percentage of ones that condisder CRM „neither important nor unimportant“ is 19,9%, while the „mostly or completely unimportant“ category had 9,5%.

Chart 4: Evaluation of importance of CRM by poll participants



Further analysis seeked to determine how important is CRM to the poll participants grouped by the frequency of hours spend online and the frequency of Internet shopping. Table 6. shows the statistically significant connection (measured by Kendall's tau_b ordinal association coefficient) between described variables and the CRM importance evaluation, although this correlation is relatively low.

Table 6: Correlation of Internet use/frequency of Internet shopping and the CRM importance evaluation[14]

	Number of hours online	frequency of Internet shopping
CRM importance	0,08*	0,10*

The results shown in table 7. list the reasons for the Internet shopping. The most important one is lower prices (evaluated „important" or „very important" by 87,0% of the poll participants), possibility of purchasing products unavailable in local retail stores (82,1%), bigger selection of products (85,7%) and home delivery (84,6%). As „very important" were also evaluated easier access to informations (80,4%), easier comparison of prices and services (76,4%) and possibility to order 24-7 (79,%). Slightly less important were deemed vendor's faster complience to the customers demands (67,4%), avoidance of bothersome verbal sales pitch by retail salespersons (48,3%), and convenience of this shopping type (45,7%). It is somehow suprising that the reason particulary promoted by online stores, convenience of „armchair shopping", rated very low among the poll participants - even less than half of them considered it important.

Table 7: Importance of reasons for the Internet shopping

	Completely unimportant	Mostly unimportant	Neither important nor important	Mostly important	Very important	Arithmetic mean average
Lower prices of products	1,2	4,2	7,6	39,0	48,0	4,28
Purchase of products unavailable in the local retail shops	1,7	3,2	13,0	31,7	50,4	4,26
Better selection of products	1,2	4,2	8,9	43,2	42,5	4,21

[14] * $p < 0,05$; ** $p < 0,01$

Home delivery	1,5	4,9	9,0	40,6	44,0	4,21
Easier access to informations	3,2	3,0	13,4	41,3	39,1	4,10
easier comparison of prices and services	2,7	3,0	17,9	35,7	40,7	4,09
possibility to order 24-7	2,2	5,9	12,1	46,4	33,3	4,03
faster complience to the customers demands	5,7	5,9	21,0	33,3	34,1	3,84
avoidance of verbal sales pitch by retail salespersons	11,4	10,4	30,0	30,2	18,1	3,33
convenience of „armchair shopping“	15,8	11,2	27,5	34,4	11,2	3,14

Next poll question probed the most important problems arising during online ordering of products and services. The highest percentage had lack of warranty that the purchased item will be delivered. This was followed by problems with delivery service companies (79,7%) and unsecurity of online financial transactions (74,5%). As least problematic were proclaimed problems of FBI and other similar agencies Internet surveillance (43,1%), trade courts jurisdictions (42,8%) and language barrier (40,3%).

As for reasons to shop in a particular online store, the most important one was a money-back garantee policy, with 61,5% of „very important“ and additional 21,5% „mostly important“ votes. Other reasons include discounts (3,97%) and no-extra-fees policy with credit-card payments. Least important reasons were recieving a complementary greeting cards for birthday, hollidays and similar occasions (almost half of the poll participants deemed it irrevelant), and recieving the informations about new products and existence of customers-call service, voted irrevelant by a third of the poll participants.

By far most popular social network in the poll was *Facebook*, used by 92,8% of the poll participants. Every fifth poll participant uses *Twitter* or *Instagram*. Further down the list were *LinkedIn*, *MySpace*, *Pintrest,* etc.

Statistically significant correlation was proven between the frequency of all types of shopping and the number of social network memberships per poll participant (table 8.). This shows that the poll participants that use more social networks also shop more.

Table 8: Correlation (Kendall's tau-b) between the frequency of all types of shopping and the number of social networks memberships

	Internet-shopping	Retail shopping	Combination of Internet and retail shopping
number of social network memberships	0,152**	0,069*	0,105**

3. MODEL OF ESTABLISHING E-COMMERCE BASED ON CRM IN THE REPUBLIC OF CROATIA

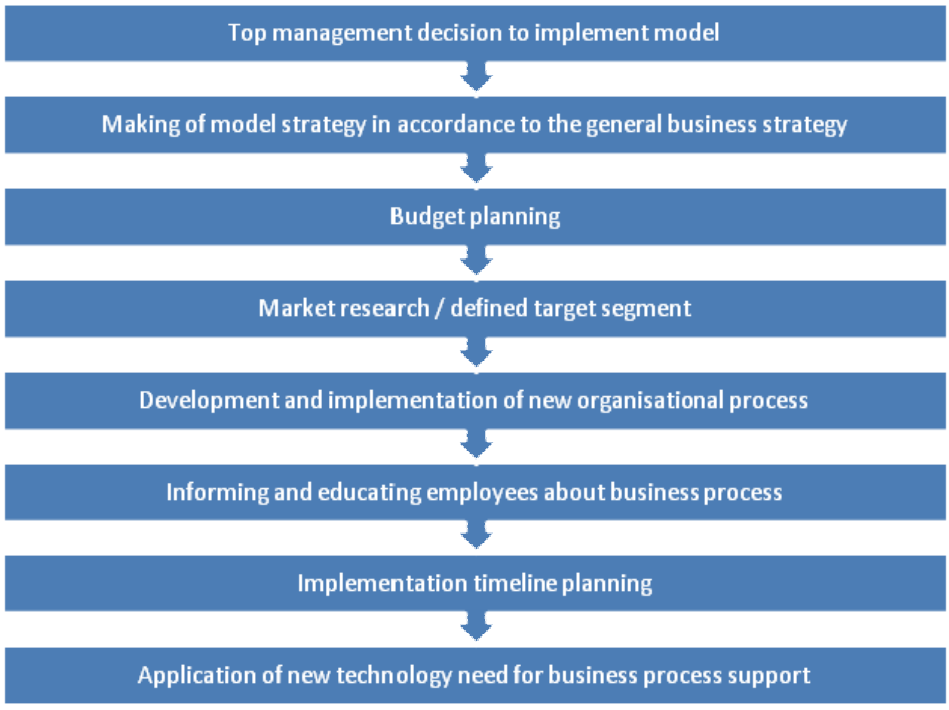
Establishing any form of an electronic commerce in general demands process of development steps, usually beginning with defining of the e-Commerce model and ending in its implementation. If the building of e-Commerce is done without proper prior planning, it is higly likly that it will end in failure. Therefore it is prudent to define a model of e-Commerce structure and implementation before implementing the e-Commerce system itself. Basic starting point of the structure model definition is determing the type of e-Commerce, by deciding its customer orientation - will it be B2B (business to business) type, or aiming to mass-market of end-consumers, or being an intermediary between end-consumers (such as Kolektiva.hr site). After deciding on a type of e-Commerce, next step is a formulation of strategy dealing with establishment of consumers relationships in the online business enviroment. Implementator of such strategy is a vendor's management, which formulates vision, mission statement and long- and short-term goals. The consumers relationships management strategy implementation model has following steps: 1. management decide to implement new model of costumers relationships managment in accordance to the general vision and mission statement of company. 2. model of costumers relationships management is adapted in complience with the marketing strategy and plan, which must be based on market research and defined target segment.

CRM process encompass complete changes of organisational relationships. Organisation by process has a quality of linking every activity to activity next to it in the chain of business, thus providing customers with products and services of improved value and quality. After forming the process-orientated organisation, it is important to consider the timing of an e-Commerce based on CRM implementation. Such timing largely depends on priorly conducted processes of linking different functional phases inside the organisation, and on the recognition of CRM

efforts by consumers. Implementation of processes and organisational changes may take years to accomplish, but, as in every other project, it is important to determine the duration of each separate activity.

Having in mind that every organisational model change is conducted in stages, it is important to prepare employees for changes in advance, to expedite the implementation of new business processes. The finite stage of the implementation of the e-Commerce based on CMR is application of suitable information-communication technologies that support e-Commerce. Electronic business in general, therefore electronic commerce in particular, should be economical and efficient. It is already stated that CRM depends on highly developed information processing, which structuring and networking are based primary on the information-communication technology. Therefore, by implementing CRM model, it is necessary to formulate the financial project concept which promotes the investment in the technological inovations, thus insuring e-Commerce which functions by relying on a state-of-the-art system providing the informations about customers.

Picture1: Sheme of implementation of customers relationships management model in e-Commerce (by stages)



After balancing the general vision, mission and business goals with the strategy of e-Commerce, next step should be an analysis of the targeted market. Large

number of companies, particulary ones that are marketing-orientated, already have developed market analysis procedures incorporated in their general business strategy, using them to follow customers activities in order to upgrade product and services quality. The target market segment analysis is a foundation for building e-Commerce model, design and technical support. For instance, if a trade offer is orientated to other business subjects, the online shop sheme should have framework that provides a customer with quick and easy browsing of products or services on sale, standard accounting ordering form and possibility of generation of an electronic bill which can be transfered to the customer's own business accounting database. Besides such features, most e-Commerce software by default have a database which is filled by customers submitting an introductionary form, giving basic informations about themselves (name, address, business activity etc.). Such database enables a vendor to sort its customers into groups by specific criterions, such as business field, geographical location, etc. This leads to better ability to follow activities and behaviour of consumers/costumers. It should be noted that the modern e-Commerce is almost exclusively conducted on Internet, World Wide Web enviroment. Therefore the process of building an e-Commerce model must include the software solutions suitable for Web enviroment. Such software must include applications for e-Commerce web-site administration, communications with other Web sites and resources, and CRM support modules. Solid database is the cornerstone of integrity for the entire e-Commerce system based on CRM.

Combining the implementation sheme presented in picture 1 with the experiences of the leading trade companies in the Republic of Croatia, we can declare that the e-Commerce based on CRM implementation model must have clear set of activities terms and expected results. Such set should always be able to adopt to the changes in the consumers market behaviour, as well as the changes in the needs of a vendor company itself. Therefore such model generaly can not be a long-term one. The customers relationships management is a live process that constantly changes, adapting to its internal and external factors.

4. Summary conclusions regarding the conducted poll research

The research results show that Internet shopping is being done as „purely" online shopping, but even more often as „combined" shopping, where the poll participants find the informations about goods or services on Internet, but make a purchase in a retail shop. The research results also show that Internet shopping is

done more in the households with higher incomes. The differences in sex or place of residence (urban or countryside) shown no significant statistical value. The frequency of Internet shopping has, as expected, shown considerable correlation with the frequency of Internet access and the number of hours spent using the Internet, but the strongest correlation was with the use of smartphone.

Large majority of the poll participants considered the costumers relationships management (CRM) very important in regards of online shopping (36,6% marked it as mostly important, and 34,1% as very important). The evaluation of CRM importance has a positive correlation with the quantity of time spent on Internet and the frequency of Internet shopping. Main reasons for Internet shopping were lower prices of products/services, unavailabity of a certain product on the Croatian retail market, better selections of products and home delivery. As least important was deemed the convenience of „shopping from armchair". The poll participants voted the uncertainty of delivery and problems with the delivery companies as the most important problems. These were followed by unsecurity of financial transactions and fear of identity theft, while as least important were listed language barrier and secret services surveillances. The main incentives for increasing the frequency of Internet shopping were wider selection of offered items, security of purchase transaction, and extra informations.

Certain money-back policy in case of unability to deliver purchased product was the most important reason to regular shopping in a particular web-store. It was voted as important by 83,0% of the poll participants. As important were also considered discounts and no-extra-fees policy with the credit cards payments. The poll participants use 2,31 social network in average, mostly Facebook, followed by Twitter and Instagram. The number of the social network memberships has positive correlation with the frequency of Internet shopping. In other words, the poll participants who use more social networks also shop on Internet more.

According to the 2012. Eurostat data, 58% of the Croatian citizens use Internet almost every day, while the EU average is slightly average at 70%. Also, the percentage of population that never use Internet in the Republic of Croatia is 35%, while the europian average is 22%. This data tell us that the Republic of Croatia is at the lower part of the list of europian countries ranked by availability and usage of Internet, but that such setback is not greatly significant. In the other hand, the Eurostat data shows that the percentage of Croatian citizens buying goods and services on Internet is only half of the europian average. Only 23% of population

purchased something on Internet in the 12 months prior to survey, compared to the europian average of 44%.

This lead to conclusion that Croatia, although not being far behind the europian average when it comes to availability and usage of Internet, falls greatly behing in the matter of Internet shopping. Therefore we may declare that the starting hypothesis, stating that „E-Commerce in the Republic of Croatia is underdeveloped, considering the level of development of the information-communications infrastracture network and the level of use of that network by the Croatian population", has been fully confirmed.

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